



Division of Insurance

Property & Casualty Insurance Companies (Homeowners / Auto / Workers Compensation) Offering Grace Periods for Payment of Premiums

as of 10/10/13

These accommodations are being made for those Coloradoans who have been directly affected by the recent flooding. It is important that consumers work with their insurance companies to see what help is available. Impacted residents should contact their insurance carriers to understand the exact details of what the company can do for them. Much of this assistance will only be available for a limited time and often requires that the consumer contact the insurance company directly.

- **ACUITY (A Mutual Insurance Company)** – Will work with affected policy-holders to provide additional time to pay premiums.
- **Allied / Nationwide Companies** – No cancellation of policies for non-payment of premiums between September 11, 2013 and November 11, 2013.
- **Allstate Companies** – Offering premium grace periods.
- **American National Property & Casualty Insurance Company (ANPAC) / American National General Insurance Company (ANGIC)** – Implemented procedures to request and receive payment extensions.
- **California Casualty** – Voluntarily allowing grace periods.
- **Church Mutual Insurance Company** – Moratorium on any cancellations and non-renewals of policies through the end of October 2013.
- **Electric Insurance** – Will work with policy holders to extend premium due dates, waive late fees and reinstate if cancelled.
- **The Hartford** – Instituted a voluntary billing cancellation hold for policyholders in the counties declared a disaster area by FEMA who are unable to make premium payments, meaning cancellations for non-payment of premiums will be suspended until the hold is lifted. This hold will be for 30 days, with the potential for an extension.
- **Hiscox Insurance Company** – Will not cancel policies for non-payment of premium before October 31, 2013.
- **The Medical Protective Company** – Voluntarily allowing grace periods.
- **Metropolitan Property & Casualty Insurance Company and affiliated companies** – Offering grace periods for affected customers.
- **Pinnacol Assurance** – Offering 30-day extensions for payment of premiums.
- **Progressive Group** – If problems occur with payment of premiums, allowing one of leniency for this not to impact insurance credit score.
- **SECURA Insurance** – Offering a two-month grace period.

- **Liberty Mutual / Safeco** – Extending premium due dates by 30 days.
- **NCMIC** – Allowing a premium grace period.
- **Colorado Farm Bureau Mutual** – Offering a 10-day grace period.
- **Westfield Group** – A 60-day grace period, through November 23, 2013.
- **Dairyland** – Offering exceptions for late premium payments through October 30, 2013, if consumers call.
- **Amica** – Offering a premium grace period.
- **Kemper** – Policies cancelled between September 11, 2013 and October 10, 2013, will be eligible for reinstatement, with no lapse in coverage, if consumer calls.
- **GEICO** – Offering a premium grace period through November 9, 2013.